PTO/SB/08A (07-05) (modified)

Ų	J.S. Patent and	Trademark (Office; U.S.	DEPARTMENT	OF COMMERCE

Substitute fo	or form 1449A/PTO	Application Number	10/665,250
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
31A1		Art Unit	3688
(use as many sheets as necessary)		Confirmation No.	6949
		Examiner Name	Dagnew, Saba
Sheet	1 of 8	Attorney Docket Number	72167.000547

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	1.	US 2005003	06-18-1935	PATTON, LOUIS J., et al.	
	2.	US 6581831	06-24-2003	Madani	
	3.	US 6595342	07-22-2003	Maritzen et al.	
	4.	US 6665687	12-16-2003	Burke	
	5.	US 6697799	02-24-2004	Neal et al.	
	6.	US 6857566	02-22-2005	WANKMUELLER, JOHN	
	7.	US 6871174	03-22-2005	Dolan et al.	
• • •	8.	US 6968348	11-22-2005	CARONE, Trevor A., et. al.	
	9.	US 7066382	06-27-2006	Kaplan	
	10.	US 7069244	06-27-2006	Strayer et al.	
	11.	US 7076458	07-11-2006	Lawlor et al.	
	12.	US 7090138	08-15-2006	RETTENMYER et al.	
	13.	US 7171385	01-30-2007	DEMBO, RON et al.	
	14.	US 7249097	07-24-2007	HUTCHISON et al.	
	15.	US 7249099	07-24-2007	LING	
	16.	US 7260549	08-21-2007	SPIELMANN et al.	
	17.	US 7269737	09-11-2007	Robinson	
	18.	US 7318049	01-08-2008	Iannacci	
	19.	US 7333948	02-19-2008	BELL et al.	
	20.	US 7340431	03-04-2008	MCMANUS, DOUGLAS et al.	
	21.	US 7346562	03-18-2008	INOUE et al.	
	22.	US 7360693	04-22-2008	SULLIVAN, KEVIN	
	23.	US 7370004	05-06-2008	PATEL, AMEET et al.	
EXAMI	NER SI	gnature /Saba Da	ignew/	DATE CONSIDERED	04/18/2011

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

INFORMATION DISCLOSURE		Application Number	10/665,250
		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
JIM	(use as many sheets as necessary)	Art Unit	3688
	(me de many smeth de meteodaly)	Confirmation No.	6949
		Examiner Name	Dagnew, Saba
Sheet	2 of 8	Attorney Docket Number	72167.000547

		τ	J.S. PATENT DO	CUMENTS	
*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	24.	US 7401731	07-22-2008	PLETZ, TRACY et al.	
	25.	US 7506804	03-24-2009	Zajkowski et al.	
	26.	US 7512551	03-31-2009	Postrel	
	27.	US 7580857	08-25-2009	VANFLEET et al.	
	28.	US 7630935	12-08-2009	LOEGER et al.	
	29.	US 7676459	03-09-2010	CARONE, Trevor A., et. al.	
	30.	US 7686218	03-30-2010	Hessburg et al.	
	31.	US 7729925	06-01-2010	MARITZEN et al.	****
	32.	US 7729980	06-01-2010	MITTENZWEI et al.	
	33.	US 7742970	06-22-2010	Thierer et al.	
	34.	US 7747463	06-29-2010	Phillips et al.	
	35.	US 7753259	07-13-2010	Taylor et al.	
	36.	US 2010-0114779	05-06-2010	NOLES	
	37.	US 2010-0057553	03-04-2010	Ameiss et al.	
	38.	US 2010-0057551	03-04-2010	Blaisdell	
	39.	US 2009-0313110	12-17-2009	Asai et al.	
	40.	US 2009-0171778	07-02-2009	Powell	
	41.	US 2009-0112639	04-30-2009	Robinson Beaver	
	42.	US 2008-0288396	11-20-2008	SIGGERS, KENT et al	
	43.	US 2008-0277465	11-13-2008	PLETZ, TRACY et al	
	44.	US 2008-0262915	10-23-2008	Gojkovic et al.	
	45.	US 2008-0215470	09-04-2008	SENGUPTA, SABYASCHI et al	

EXAMINER SIGNATURE	/Saba Dagnew/	DATE CONSIDERED	04/18/2011
--------------------	---------------	-----------------	------------

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute fo	r form 1449A/PTO	Application Number	10/665,250
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
SIMI	(use as many sheets as necessary)	Art Unit	3688
	(All as many shoots as necessary)	Confirmation No.	6949
		Examiner Name	Dagnew, Saba
Sheet	3 of 8	Attorney Docket Number	72167.000547

		τ	J. S. PATENT DO	CUMENTS	
*Examiner Initials	Gite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	46.	US 2008-0133350	06-05-2008	White et al.	
	47.	US 2007-0226097	09-27-2007	KEECHLE, ALEXANDER	
	48.	US 2007-0124227	05-31-2007	DEMBO, RON	
	49.	US 2007-0038515	02-15-2007	POSTREL, RICHARD	
	50.	US 2006-0259390	11-16-2006	ROSENBERGER, RONALD J.	
	51.	US 2006-0161478	07-20-2006	Turner et al.	
	52.	US 2006-0053056	03-09-2006	Alspach-Gross et al.	
	53.	US 2006-0026073	02-02-2006	KENNY et al.	
	54.	US 2006-0020507	01-26-2006	SAGEY	
	55.	US 2006-0011719	01-19-2006	LEHTONEN et al.	
	56.	US 2006-0010034	01-12-2006	SPARKS	
	57.	US 2006-0010033	01-12-2006	THOMAS	
	58.	US 2005-0289003	12-29-2005	THOMPSON et al.	
	59.	US 2005-0288998	12-29-2005	VERMA et al.	
	60.	US 2005-0278215	12-15-2005	SEELE, JR	
	61.	US 2005-0273387	12-08-2005	PREVIDI	
	62.	US 2005-0273386	12-08-2005	WEIDNER	
	63.	US 2005-0267800	12-01-2005	TIETZEN et al.	
	64.	US 2005-0256794	11-17-2005	COLBY	
	65.	US 2005-0251470	11-10-2005	SULLIVAN	
	66.	US 2005-0251446	11-10-2005	JIANG et al.	
	67.	US 2005-0246289	11-03-2005	ALEXANDER et al.	

EXAMINER SIGNATURE	/Saba Dagnew/	DATE CONSIDERED	04/18/2011

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute fo	r form 1449A/PTO	Application Number	10/665,250
INFORMATION DISCLOSURE STATEMENT BY APPLICANT		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
SIAI	(use as many sheets as necessary)	Art Unit	3688
	(mot as many should as necessary)	Confirmation No.	6949
		Examiner Name	Dagnew, Saba
Sheet	4 of 8	Attorney Docket Number	72167.000547

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	68.	US 2005-0242179	11-03-2005	WARWICK	
	69.	US 2005-0240477	10-27-2005	FRIDAY et al.	
	<i>7</i> 0.	US 2005-0240474	10-27-2005	Ц	
	71.	US 2005-0234773	10-20-2005	HIRST et al.	
	72.	US 2005-0234769	10-20-2005	JAIN et al.	
	73.	US 2005-0222906	10-06-2005	CHEN	
	74.	US 2005-0216346	09-29-2005	KUSUMOTO et al.	•
	75.	US 2005-0209917	09-22-2005	ANDERSON et al.	
	76.	US 2005-0205666	09-22-2005	WARD et al.	
	<i>7</i> 7.	US 2005-0203824	09-15-2005	FREUD et al.	
	78.	US 2005-0197904	09-08-2005	BARON et al.	
	79.	US 2005-0192862	09-01-2005	MODI	
	80.	US 2005-0187820	08-25-2005	MOHAN	
	81.	US 2005-0177508	08-11-2005	Pembroke	
	82.	US 2005-0177503	08-11-2005	THOMAS	
	83.	US 2005-0171839	08-04-2005	CORRIERE	
	84.	US 2005-0160003	07-21-2005	BERARDI, MICHAEL J. et al.	
	85.	US 2005-0149440	07-07-2005	MICHELASSI et al.	
	86.	US 2005-0149393	07-07-2005	LEOF	
į	87.	US 2005-0149386	07-07-2005	AGURA et al.	
	88.	US 2005-0144105	06-30-2005	CZYZEWSKI	
	89.	US 2005-0144074	06-30-2005	FREDREGILL et al.	
	90.	US 2005-0144071	06-30-2005	MONAHAN et al.	

PTO/SB/08A (07-05) (modified) U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute i	for form 1449A/PTO	Application Number	10/665,250
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
		Art Unit	3688
		Confirmation No.	6949
		Examiner Name	Dagnew, Saba
Sheet	5 of 8	Attorney Docket Number	72167.000547

*Examiner Initials	Cite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	91.	US 2005-0131792	06-16-2005	ROWE	
	92.	US 2005-0131761	06-16-2005	TRIKA et al.	1
	93.	US 2005-0125292	06-09-2005	KASSAB et al.	
	94.	US 2005-0119938	06-02-2005	SMITH et al.	
	95.	US 2005-0108090	05-19-2005	TAKEDA et al.	
	96.	US 2005-0108064	05-19-2005	Castleman et al.	
	97.	US 2005-0102178	05-12-2005	PHILLIPS et al.	-
	98.	US 2005-0096976	05-05-2005	NELMS	
	99.	US 2005-0091104	04-28-2005	ABRAHAM	
	100.	US 2005-0086103	04-21-2005	AGURA et al.	
	101.	US 2005-0080672	04-14-2005	COURTION et al.	
	102.	US 2005-0075889	04-07-2005	GOMES et al.	
	103.	US 2005-0071227	03-31-2005	HAMMAD et al.	
	104.	US 2005-0071226	03-31-2005	NGUYEN et al.	
	105.	US 2005-0071225	03-31-2005	BORTOLIN et al.	
	106.	US 2005-0055270	03-10-2005	BROE	
	107.	US 2005-0049965	03-03-2005	JEN	
	108.	US 2005-0033637	02-10-2005	UNDERWOOD	
	109.	US 2005-0023346	02-03-2005	BAKKER et al.	
	110.	US 2005-0021405	01-27-2005	AGARWAL	
i	111.	US 2005-0004839	01-06-2005	BAKKER et al.	
	112.	US 2004-0249712	12-09-2004	BROWN et al.	
	113.	US 2004-0249710	12-09-2004	SMITH et al.	
EXAMI	NER SIG	SNATURE /Saba	Dagnew/	DATE CONSIDERED	04/18/2011

6 of 8

Sheet

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Dagnew, Saba

72167.000547

Substitute for form 1449A/PTO	Application Number	10/665,250
INFORMATION DISCLOSURE	Filing Date	September 15, 2003
STATEMENT BY APPLICANT (use as many sheets as necessary)	First Named Inventor	Steve K. SOREM
	Art Unit	3688
	Confirmation No.	6949

Examiner Name

Attorney Docket Number

		τ	J.S. PATENT DO	DCUMENTS	
*Examiner Initials	Gite No.	DOCUMENT NUMBER Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear
	114.	US 2004-0243468	12-02-2004	COHAGAN et al.	
	115.	US 2004-0128195	07-01-2004	SOREM, STEVE	
	116.	US 2004-0107161	06-03-2004	Tanaka et al.	
	117.	US 2003-0200143	10-23-2003	WALKER et al.	
	118.	US 2003-0182247	09-25-2003	MOBED, JEFFREY N. et al.	
	119.	US 2003-0163416	08-28-2003	KITAJIMA	
	120.	US 2003-0154125	08-14-2003	MITTAL et al.	
	121.	US 2003-0061157	03-27-2003	Hirka et al.	
	122.	US 2003-0033246	02-13-2003	SLATER	
	123.	US 2003-0033211	02-13-2003	HAINES et al.,	
	124,	US 2002-0165829	11-07-2002	Jones et al.	
	125.	US 2002-0116330	08-22-2002	HED et al.,	
	126.	US 2002-0073042	06-13-2002	Maritzen et al.	
	127,	US 2002-0070976	06-13-2002	Tanner et al.	
	128.	US 2002-0046106	04-18-2002	Ishibashi et al.	

EXAMINER SIGNATURE	/Saba Dagnew/	DATE CONSIDERED	04/18/2011

PTO/SB/08A (07-05) (modified)

d Trademark Office:		

Substitute fo	r form 1449A/PTO	Application Number	10/665,250
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		Filing Date	September 15, 2003
		First Named Inventor	Steve K. SOREM
		Art Unit	3688
		Confirmation No.	6949
		Examiner Name	Dagnew, Saba
Sheet	7 of 8	Attorney Docket Number	72167.000547

	FOREIGN PATENT DOCUMENTS							
		FOREIGN PATENT DOCUMENT						
			n Minim Dun		Pages, Columns, Lines, Where	TRANSLATION		
*Examiner Initial	Gite No.	Country Code Number-Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Relevant Passages or Relevant Figures Appear	YES/NO		
	129.	WO 98/58345	12/23/1998	PICCIALLO				

		OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS	<u> </u>
*Examiner Gite	Gite No.	Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue	
Tituais	1,41.6	number(s), publisher, city and/or country where published	YES/NO
	130.	AMERICAN BANKER INC., American Banker, Inc., NCNB to Become Biggest Bank in Visa Debit Card Program, The American Banker, March 8, 1979	
	131.	American Express Incentive Services, Incentive, September 1996, pg. 126	
	132.	DAVIS, D., Merchants Unbound, Card Technology, June 2004, Vol. 9, No.7, page 36 (8 pages).	
	133.	E-LOAN, A Better Way to Get a Loan - Frequently Asked Questions (FAQ), April 7, 2001, eloan.com (web.archive.org/web/20010407063242/www.wheels.eloan.com/cgibin/show/autofa)	
	134.	Federal Transit Administration, TCRP Report 32 Multipurpose Transit Payment Media, Chapter 2 Multipurpose Fare Payment Overview, pg. 10-20, 1998	
	135.	KIBBLE-SMITH, House Committee on Ways and Means, Statement of Brian Kibble-Smith, JPMorgan Chase Treasury Services, April 5, 2006	
	136.	KILEY, Branded!, Catalog Age, June 1996, Vol. 3, No. 6, p. 77 (4 pages).	
	137.	LexisNexis Academic, On the Way, Vol. 1997, No. 74, pg. 2, March 31, 1997	
	138.	McMONAGLE, Chapter VII - Cash Balance Plans in a Traditional Defined Benefit World, as found on google.scholar (dev.soa.org, January 2002), www.soa.org//monographs/retirement-systems/cash-balance-symposium/2002/january/m-rs02-3-07.pdf - 2009-05-07	

EXAMINER SIGNATURE	/Saba Dagnew/	DATE CONSIDERED	04/18/2011

PTO/SB/08A (07-05) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

	and the second s	O.O. Fatcht and Trademic	IN OHICE, O.O. DEI ATTIMENT OF COMMENCE
Substitute for form 1449A/PTO		Application Number	10/665,250
INIE	ODMATION DISCLOSUDE	Filing Date	September 15, 2003
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (use as many sheets as necessary)		First Named Inventor	Steve K. SOREM
		Art Unit	3688
		Confirmation No.	6949
		Examiner Name	Dagnew, Saba
Sheet	8 of 8	Attorney Docket Number	72167.000547

		OTHER DOCUMENTS - NON-PATENT LITERATURE DOCUMENTS	1
*Examiner Cite Initials No.		Include name of the author (in CAPITAL LETTERS), title of the article (when appropriate), title of the item (book, magazine, journal, serial, symposium, catalog, etc.), date, page(s), volume-issue number(s), publisher, city and/or country where published	TRANSLATION YES/NO
	139.	National Automated Clearing House Association (NACHA), Business-to-Business EIPP Presentment Models and Payment Options Part One - Presentment Models, January 2001, Counsel for Electronic Billing and Payment, (cebp.nacha.org)	IES/NO
	140.	PR NEWSWIRE, American Express and Starwood Launch The New Starwood Preferred Guest (SM) Credit Card from American Express, June 19, 2001, PR Newswire, page 1.	
	141.	PR NEWSWIRE, Delta and American Express Introduce, Always Double Miles Feature on Delta SkyMiles® Cards, October 2, 2000, PR Newswire, page 1.	
	142.	Press Release, March 5, 2004, Payment Data Systems Files Patent on Debit Card Payment Solution, American City Business Journals, Inc., 03/05/2004	
	143.	PULLAR-STRECKER; 'Kiwi card converts unlikely to lead smart revolution; Little support for changes to risk allocation' (2 Edition) Dominion. Wellington, New Zealand; April 25, 2000, pg. IT.6	
	144.	RAMSARAN, Co-Branded Cards Take Flight, Bank Systems & Technology, 1 May 2005, 52 (1 page)	
	145.	ROLFE, Europes Cobranding Boom, Credit Card Management, Jan. 2003, Vol. 15, No. 11, pg 16 (4 pages).	
	146.	TAH et al., Information Modelling for a Construction Project Risk Management System, Engineering Construction and Architectural Management, 2000, Vol. 7, No. 2, pp. 107-119.	
	147.	WOOD, The Power of the Card, Incentive, July 1997, 6 pages	

EXAMINER SIGNATURE	/Saba Dagnew/	DATE CONSIDERED	04/18/2011	